February 8, 2009

Honorable Robert D. Drain

United States Bankruptcy Court for the Southern District of New York

Debtors: Delphi Corporation Case Number: 05-44481

Document #14705 to cancel OPEB for all retirees

Dear Sir;

Subject: This is an **OBJECTION** to the Delphi Corporation Proposal to Eliminate Retiree

Health and Life Benefits in Document 14705

What might make this letter different from the others you receive from the 15,000 retirees involved in this requested OPEB elimination proposal, is this cost suggestion approach in these times of uncertainty.

There are many honest reasons to keep the medical, dental, vision, life, and RHRA benefits we worked for and were promised as part of our salaries for the many years we worked for General Motors and Delphi Corporations (especially for those hired prior to 1993). When retired and in these times, having money to cover the always increasing costs makes us the consumers that could help Delphi and General Motors in the recovery process. What does this mean as far as recovery is concerned?

There are 15,000 retirees along with their family members that could buy General Motors cars which use many products that Delphi Corp manufactures. That means the potential for 30,000 vehicle sales per year at an average \$25,000 price can result in \$750,000,000 of business each year. Can this help General Motors and Delphi recovery? I, believe it can.

Under this proposal, again targeting the lowly working levels, for each retiree to replace the insurance benefits, the removal of the Medicare Supplement, and return of the RHRA funds that are to be in WageWorks hands, will cut our purchasing power by 30-40%. The first thing to go would be large ticket items such as vehicle purchases. As a result, General Motors and Delphi will have to cut their manufacturing schedules some more as these sales are removed from the schedules. Maybe Delphi and General Motors giving the retirees more to spend, might just help their vehicle sales increase instead of decrease.

Please consider ALL the facts and not just what Delphi wants you to hear before you decide on the overall big picture. Maybe limiting all executive pay to \$500K with no bonuses and golden retirements could do more to help the country and Delphi Corporation than further reducing the purchasing power of the loyal hard working retirees.

Thank you for your time on this serious issue and we ask that you REJECT this motion.

Gerald Lutze

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